

BUILDING UP SAN FRANCISCO

Citizens Make Marvelous Progress in the Work of Restoration.

New Buildings, Finer Than Those Destroyed by the Earthquake and Fire, Going Up on Every Side— "City Beautiful" a Matter of Time.

San Francisco.—One of the world's most shifty cities, San Francisco, after having been rolled and ashore have covered them, but never before under modern conditions. A city reared by earthquake and fire in the old days meant that the time of recovery would equal the age of the city up to the time of the destruction. In this case the very evidence of destruction, the twisted steel beams and crumbling granite marking the sites of once imposing buildings, and the very thought of bringing order out of chaos sufficient to stagger the imagination.

On the next day a far different picture was presented. In every base, street and corner, piled brick, stone and mortar from refuse, hand-dug pits and shovels, mixed mortar and fabled wagons with debris. Thousands of busy hands were to be seen down every street. Thousands of teams went about on the simultaneous task of removal and reconstruction.

Little Loss of Population.
To one familiar with the crowds that made Market street and the Federal square, there does not appear to be any diminution of population. The car system is wholly inadequate, although strenuous efforts have been made to establish communication. The ferries are as crowded as ever. Theaters are filled to suffocation. The St. Francis hotel put up a temporary structure in Union square, and it is turning away a hundred guests daily. Other hotels are filled and turning people away. It requires only a visit to San Francisco to disprove the report that the city has lost half its population.

The quake shook the life out of some old firms and hastened the birth of many new ones. Dozens of stores bear the names of men who were clerks before April 18. Merchants from other cities have stepped in and established houses here. Competition is keen, and money appears to be more plentiful than for many years. The scarcity of skilled and unskilled labor is the chief drawback to rapid construction. Wages are exorbitantly high, but this is the fault of contractors and proprietors rather than of the labor unions. The plumbers and stationary engineers thought they saw a chance to get rich quick, and raised their scale, but were not sustained by the labor council, which

Bringing Order from Chaos.
When the fire died down on April 21, the people of San Francisco were confronted with mighty problems, some of them demanding instant solution. As this article deals with the San Francisco of the future and not of the past, it is not necessary to go into details regarding the remarkable ability shown by the committee of fifty in providing for the wants of the hungry and shelterless, writes Ira E. Bennett, in the New York Press. That is a story by itself, and a most inter-

esting one. Another pressing problem, however, was that of clearing the streets in order that communication might be restored. Thirty-six miles of streets were piled high with debris. Within five months this enormous mass of material has been removed, trolley wires have been strung, street car traffic reestablished and a system of debris removal inaugurated which disposes of 100 carloads a day. If more labor were to be had the work would go much faster.

Admission day was celebrated this year on Monday, September 10. I saw the city on that day for the first time

since the disaster. The scene was appalling. With the exception of a worker here and there, the destroyed district was destitute of laboring men. Ruins, ruins in every direction, as far as the eye could see, millions of tons of bricks and mortar piled up in half destroyed basements; a strong breeze blowing dust and ashes everywhere; writhing steel beams and crumbling granite marking the sites of once imposing buildings, and the very thought of bringing order out of chaos sufficient to stagger the imagination.

Unskilled Labor in Demand.
Unskilled labor is hard to find. The

city needs 20,000 skilled men and could employ 30,000 unskilled laborers. Some of the shrewder unskilled men have clubbed together and formed little companies of their own. They take a contract to remove debris for a price, and perform the work during the noon hour and in the night. As unskilled labor is getting \$4 a day, these willing workers who put in extra time are getting more money than they ever saw before. In much of the burnt district work is carried on by electric light.

Will San Francisco ever be rebuilt? is the question asked by people in the east. The answer is that San Francisco is now being rebuilt. It is not a question of the distant future. The process is visible to the naked eye. Every steel building that was under construction at the time of the disaster is being rushed to completion. Other buildings have been contracted for, and with the removal of

debris and the arrival of materials the work will proceed. Nothing could be more absurd than to doubt the recovery of San Francisco from its great misfortune. In the face of the work that is actually in progress, the contract for the reconstruction of the Palace hotel on its old site, on a grander scale than ever, has been let. The St. Francis is now completing its great steel annex. Business houses are arranging to build newer and stronger structures than those which succumbed to the conflagration of April 18 to 21. The city will not be rebuilt in a day, or a year, but it will go up with a remarkable quickness.

"City Beautiful" Must Wait.
There has been much talk of a "city beautiful," with winding avenues about the hills, broad boulevards, park extensions, and so on. It was thought that with the buildings leveled to the ground the opportunity was open for the construction of a model modern city, uniting utility and beauty to a degree never yet approached in America. A little study of the situation shows that this is nothing but a dream. San Francisco people have enough on their hands in the way of getting into business again, in any shape, without tackling the great task of forming a city on aesthetic lines. Here and there a street may be widened and a little park established, but in the main there will be no attempt to reform the plans upon which the city was built.

The railroads terminating at San Francisco are among the most potent forces in rebuilding the city. They saved San Francisco from panic and possible greater disaster during the time of stress by carrying away thousands of people, free of charge, and bringing in emergency supplies.

After the crisis the railroads turned in and assisted in the removal of debris. Temporary tracks were laid and rehabilitation was immensely assisted. Merchants ordered big stocks of goods from the east, and the railroads rushed the stuff to San Francisco. There was a time, indeed, when the stuff piled up to such an extent as to paralyze the operation of the roads. Five thousand cars of freight were congested at San Francisco and Oakland. By heroic efforts the lingering freight was disposed of and a serious situation relieved. Now that the railroads are able to look after their own business, they are expending great sums in permanent improvement, which will facilitate the reconstruction of the city.

Insurance Situation Hurts.
The insurance situation at San Francisco is exasperating to those who happened to have policies in shaky or dishonest companies, but on the whole the lapses of these companies have not affected the city as seriously as early reports indi-

cated. Nearly one-half of all losses has been paid. Considering the fact that insurance records, as well as everything else, went up in smoke, this is a fairly good showing for five months. Payments are being made through the banks at the rate of nearly \$1,000,000 a day. The money goes into circulation for the most part, and the resulting activity overshadows the fact that hundreds of other policy holders are waiting for a settlement.

The people of San Francisco personally and through their commercial organizations, are watching the insurance companies with a jealous eye. Companies that come to the front with money are reaping a harvest of new business, while those which fought for time or actually repudiated their obligations in whole or in part will be made to smart for it.

The chamber of commerce is making up a list of honest and dishonest



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companies. The California delegation in congress will have something to say on the subject next winter. The names of defaulting companies are to be sent broadcast, through the world, and the opinion is universal in San Francisco that in the long run the defaulting companies will discover that they played a losing game when they defrauded policy holders of their rights.

Insurance litigation promises to become great. Policy holders who have money enough to fight are not slow in invoking the aid of the courts. One or two important cases already have been decided, but the critical question is yet to be passed upon. This question is as to the part played by the earthquake in causing fire losses. Policies are variously worded, but in the main they provide that payment shall not be made if the loss is caused "directly or indirectly" by earthquake or other act of God. Of course, if there had been no earthquake there would have been no fire, but the man whose house was consumed three days after the quake does not think the indirect cause is quite close enough to the effect to justify the insurance companies in repudiating all liability.

Show True American Grit.

During the disaster the good humor and self-possession of San Franciscans astonished the world. Now, in the long run of disposing of the ashes and rebuilding the city, this good humor never deserts them, and they are as confident as though they were beginning a city for the first time. There is inspiration in numbers, comfort in common trouble, and a spirit of brotherhood that has not deserted them, although it is not as marked as it was during times of danger. The love of good cheer in the way of eating, drinking and listening to music is as strong as ever. The climax is a continual tonic, and invites to hard work. The very size of their disaster seems to nerve the San Franciscans to hasten the reconstruction of the new city. They come very near to boasting when they show their ruins, and some of them display a remarkably fresh memory of history by comparing their disaster with the fate of other cities that have perished by earthquake and fire, and risen again. According to these men, who cite history while making it, the only fire that excelled San Francisco's was that which consumed Rome in Nero's time. The great fires of London, Boston, Chicago and Baltimore were mere hints of what a real conflagration can do. So say these dusty, smiling, tireless San Franciscans, who revel in the advertising that their city has obtained. Their belief in the speedy reconstruction of the city is absolute, and they are backing their belief with money and energy that balks at nothing.

Women Have Pet Snakes.
A great many snakes are imported into England. There is a brisk demand for snake pets among rich ladies. It's a funny kind of pet, perhaps, but they seem to like them, and get quite fond of them. I suppose it's because ladies nowadays like the unusual. Of course, these pet snakes are all nonpoisonous.—London Morning Leader.

People sometimes stir up a lot of trouble by telling the truth when it would be policy to say nothing.

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